

<i>SERFF Tracking Number:</i>	<i>NALH-126009454</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Midland National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41408</i>
<i>Company Tracking Number:</i>	<i>LS135ACV & LS135PV</i>		
<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.002 Single Life - Flexible Premium</i>
<i>Product Name:</i>	<i>LS135ACV & LS135PV</i>		
<i>Project Name/Number:</i>	<i>LS135ACV & LS135PV/LS135ACV & LS135PV</i>		

Filing at a Glance

Company: Midland National Life Insurance Company

Product Name: LS135ACV & LS135PV

SERFF Tr Num: NALH-126009454 State: ArkansasLH

TOI: L06I Individual Life - Variable

SERFF Status: Closed

State Tr Num: 41408

Sub-TOI: L06I.002 Single Life - Flexible Premium

Co Tr Num: LS135ACV & LS135PV State Status: Approved-Closed

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Author: Laurie Gruba

Disposition Date: 02/02/2009

Date Submitted: 01/27/2009

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: LS135ACV & LS135PV

Status of Filing in Domicile: Pending

Project Number: LS135ACV & LS135PV

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: Filing being submitted concurrently to domicile state and current pending approval

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 02/02/2009

State Status Changed: 02/02/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

NAIC# 431-66044 / FEIN# 46-0164570

New Schedule Page Form No. LS135PV

Revised Schedule Page Form No. LS135ACV

Revised Rate Filing for Policy Form L13503

<i>SERFF Tracking Number:</i>	<i>NALH-126009454</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Midland National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41408</i>
<i>Company Tracking Number:</i>	<i>LS135ACV & LS135PV</i>		
<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.002 Single Life - Flexible Premium</i>
<i>Product Name:</i>	<i>LS135ACV & LS135PV</i>		
<i>Project Name/Number:</i>	<i>LS135ACV & LS135PV/LS135ACV & LS135PV</i>		

Dear Reviewer:

We are filing the above forms for your review and approval.

No part of this filing contains any unusual or possibly controversial items from normal Company or industry standards.

Policy Form L13503 was approved by your department on 04-16-2008. That filing included the following Schedule of Policy Benefits forms:

LS135CV – provides a 19 year surrender charge period

LS135DB – provides a 14 year surrender charge period

Schedule of Policy Benefits Form LS135PV is a new plan that will be available under previously approved Policy Form L135. The new plan provides the same benefits as those filed for Schedule of Policy Benefit form LS135DB, except that the new plan has a 10 year Surrender Charge Period, instead of a 14 year period and will not have an optional Premium Guarantee Rider. Attached are actuarial exhibits applicable to this plan.

For informational purposes, included in this filing is a Statement of Variability for the L13503 policy when issued with the LS135PV schedule page that provides the variable ranges and variable text for this plan.

In addition, the following rate revisions are being made:

Rate Changes for L13503 with LS135CV Schedule Page

- * Reduced Surrender Charge Period from 19 years to 14 years for new issues. Attached is Schedule of Policy Benefits Form LS135ACV that replaces the previously approved version.
- * Guaranteed per \$1,000 expense charges were not modified, but we did change the maximum length of time we would apply them to be 20 years rather than all years for new issues
- * Correction to Current COIs for both inforce and new issues

Rate Change for L13503 with LS135DB Schedule Page

SERFF Tracking Number: NALH-126009454 State: Arkansas

Filing Company: Midland National Life Insurance Company State Tracking Number: 41408

Company Tracking Number: LS135ACV & LS135PV

TOI: L06I Individual Life - Variable Sub-TOI: L06I.002 Single Life - Flexible Premium

Product Name: LS135ACV & LS135PV

Project Name/Number: LS135ACV & LS135PV/LS135ACV & LS135PV

* Correction to Current COIs for both in force and new issues

Your review and approval of this filing, at your earliest convenience, would be appreciated. Please feel free to contact me if you have any questions regarding this filing.

Company and Contact

Filing Contact Information

Laurie Gruba, Manager, Product Filing/Ad Review
 525 W. Van Buren Street
 Chicago, IL 60607

lgruba@nacolah.com
 (800) 800-3656 [Phone]
 (605) 373-8632[FAX]

Filing Company Information

Midland National Life Insurance Company
 525 W. Van Buren Street
 Chicago, IL 60607
 (800) 800-3656 ext. [Phone]

CoCode: 66044
 Group Code: 431
 Group Name:
 FEIN Number: 46-0164570

State of Domicile: Iowa
 Company Type: Life and Annuity
 State ID Number:

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50 per filing
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Midland National Life Insurance Company	\$50.00	01/27/2009	25322073

<i>SERFF Tracking Number:</i>	<i>NALH-126009454</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Midland National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41408</i>
<i>Company Tracking Number:</i>	<i>LS135ACV & LS135PV</i>		
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<i>Product Name:</i>	<i>LS135ACV & LS135PV</i>		
<i>Project Name/Number:</i>	<i>LS135ACV & LS135PV/LS135ACV & LS135PV</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	02/02/2009	02/02/2009

<i>SERFF Tracking Number:</i>	<i>NALH-126009454</i>	<i>State:</i>	<i>Arkansas</i>
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<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.002 Single Life - Flexible Premium</i>
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<i>Project Name/Number:</i>	<i>LS135ACV & LS135PV/LS135ACV & LS135PV</i>		

Disposition

Disposition Date: 02/02/2009

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: NALH-126009454 State: Arkansas

Filing Company: Midland National Life Insurance Company State Tracking Number: 41408

Company Tracking Number: LS135ACV & LS135PV

TOI: L06I Individual Life - Variable Sub-TOI: L06I.002 Single Life - Flexible Premium

Product Name: LS135ACV & LS135PV

Project Name/Number: LS135ACV & LS135PV/LS135ACV & LS135PV

Item Type	Item Name	Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	LS135PV Statement of Variability		Yes
Form	Schedule of Policy Benefits		Yes
Form	Schedule of Policy Benefits		Yes

SERFF Tracking Number: NALH-126009454 State: Arkansas

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Company Tracking Number: LS135ACV & LS135PV

TOI: L06I Individual Life - Variable Sub-TOI: L06I.002 Single Life - Flexible Premium

Product Name: LS135ACV & LS135PV

Project Name/Number: LS135ACV & LS135PV/LS135ACV & LS135PV

Form Schedule

Lead Form Number: LS135ACV

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LS135ACV	Schedule Pages	Schedule of Policy Benefits	Initial		0	LS135ACV Schedule Page.pdf
	LS135PV	Schedule Pages	Schedule of Policy Benefits	Initial		0	LS135PV Schedule Page.pdf

SCHEDULE OF POLICY BENEFITS

OWNER:	[Mary Doe]	POLICY NUMBER:	[12345678910]
INSURED:	[John Doe]	POLICY DATE:	[3/1/2008]
SEX:	[Male]	ISSUE AGE:	[35]
MATURITY DATE:	[3/1/2094]*	SPECIFIED AMOUNT:	[\$100,000]
PLANNED PERIODIC PREMIUM:	[\$984.00 annually]	PREMIUM CLASS:	[Non-Tobacco]
NO LAPSE GUARANTEE PREMIUM:	[\$ 56.67 monthly]	NO LAPSE GUARANTEE PERIOD:	Ends [3/1/2043]

BENEFICIARY: As specified in the Application unless changed as provided in this Policy

DEATH BENEFIT OPTION: [1]

MINIMUM GUARANTEED INTEREST RATE ON THE GENERAL ACCOUNT: 3.0 % PER YEAR

MAXIMUM POLICY LOAN INTEREST RATE: 8.00% PER YEAR PAYABLE IN ARREARS

INITIAL POLICY YEAR FOR ZERO COST LOANS: [6th]

MINIMUM TRANSFER AMOUNT: [\$200]

MAXIMUM TRANSFER CHARGE: [\$25.00]

MAXIMUM FREE TRANSFERS: [12] PER YEAR

MINIMUM SPECIFIED AMOUNT: [\$50,000]

MAXIMUM WITHDRAWAL CHARGE: [\$25.00]

MINIMUM INCREASE AMOUNT: [\$25,000]

MINIMUM WITHDRAWAL AMOUNT: [\$500.00]

BASIS OF VALUES: 2001 CSO, SEX DISTINCT, COMPOSITE, AGE LAST BIRTHDAY MORTALITY TABLE

LIFE INSURANCE QUALIFICATION TEST: [GUIDELINE PREMIUM TEST]

PREMIUM LOAD: [5%] OF PREMIUMS RECEIVED IN ALL POLICY YEARS

POLICY EXPENSE CHARGE: [\$12] PER MONTH FOR [65] POLICY YEARS

UNIT EXPENSE CHARGE: [\$0.0950] PER MONTH FOR [65] POLICY YEARS**

PERCENT OF FUND CHARGE: [0.0500%] PER MONTH IN POLICY YEARS [1 THROUGH 10];
[0.0042%] PER MONTH IN POLICY YEARS [11 AND AFTER]

* It is possible that coverage will lapse prior to the Maturity Date shown, if premiums paid are insufficient to continue coverage to such date.

** The Unit Expense Charge may change based upon increases in the Specified Amount.

SCHEDULE OF POLICY BENEFITS (CONTINUED)**TABLE OF SURRENDER CHARGES PER \$1,000**

Policy Year	Surrender Charge Factor	Policy Year	Surrender Charge Factor
1	[\$22.00	9	\$16.50
2	\$22.00	10	\$13.20
3	\$22.00	11	\$9.90
4	\$22.00	12	\$6.60
5	\$22.00	13	\$4.40
6	\$22.00	14	\$2.20
7	\$22.00	15+	\$0.00]
8	\$19.80		

If the Waiver of Surrender Charge Option is selected, the Surrender Charges will be waived. However, if this Policy is surrendered and subsequently transferred, directly or indirectly, to another insurance company to achieve an exchange under Section 1035 of the Internal Revenue Code, We reserve the right to deduct the Surrender Charges as described in the Surrender Charge provision.

CORRIDOR PERCENTAGE TABLE

Policy Age	Percentage	Policy Age	Percentage
[0-40	250%	60	130%
41	243%	61	128%
42	236%	62	126%
43	229%	63	124%
44	222%	64	122%
45	215%	65	120%
46	209%	66	119%
47	203%	67	118%
48	197%	68	117%
49	191%	69	116%
50	185%	70	115%
51	178%	71	113%
52	171%	72	111%
53	164%	73	109%
54	157%	74	107%
55	150%	75 – 90	105%
56	146%	91	104%
57	142%	92	103%
58	138%	93	102%
59	134%	94	101%
		95+	100%]

SCHEDULE OF POLICY BENEFITS (CONTINUED)

**TABLE OF GUARANTEED COST OF INSURANCE RATES
MAXIMUM MONTHLY COST OF INSURANCE PER \$1,000**

Policy Age	MALE	FEMALE
	All Classes	All Classes
0	0.06	0.04
1	0.04	0.03
2	0.03	0.02
3	0.02	0.02
4	0.02	0.02
5	0.02	0.02
6	0.02	0.02
7	0.02	0.02
8	0.02	0.02
9	0.02	0.02
10	0.02	0.02
11	0.02	0.02
12	0.03	0.02
13	0.03	0.03
14	0.04	0.03
15	0.06	0.03
16	0.07	0.03
17	0.07	0.03
18	0.08	0.04
19	0.08	0.04
20	0.08	0.04
21	0.08	0.04
22	0.09	0.04
23	0.09	0.04
24	0.09	0.04
25	0.09	0.05
26	0.10	0.05
27	0.10	0.05
28	0.10	0.05
29	0.10	0.06
30	0.10	0.06
31	0.09	0.06
32	0.10	0.07
33	0.10	0.07
34	0.10	0.08
35	0.10	0.08
36	0.11	0.09
37	0.12	0.10
38	0.12	0.10
39	0.13	0.11
40	0.14	0.11
41	0.16	0.12
42	0.17	0.13
43	0.19	0.14
44	0.21	0.15
45	0.23	0.16
46	0.25	0.18
47	0.27	0.20
48	0.29	0.22
49	0.30	0.24
50	0.33	0.27

SCHEDULE OF POLICY BENEFITS (CONTINUED)

**TABLE OF GUARANTEED COST OF INSURANCE RATES (continued)
MAXIMUM MONTHLY COST OF INSURANCE PER \$1,000**

	MALE	FEMALE
Policy		
Age	All Classes	All Classes
51	0.36	0.30
52	0.39	0.33
53	0.44	0.37
54	0.49	0.41
55	0.54	0.45
56	0.61	0.49
57	0.66	0.54
58	0.72	0.59
59	0.79	0.64
60	0.87	0.70
61	0.97	0.76
62	1.09	0.82
63	1.21	0.88
64	1.35	0.96
65	1.48	1.03
66	1.62	1.12
67	1.76	1.21
68	1.92	1.32
69	2.08	1.43
70	2.27	1.57
71	2.51	1.71
72	2.79	1.88
73	3.08	2.06
74	3.39	2.25
75	3.74	2.47
76	4.13	2.70
77	4.59	2.96
78	5.12	3.25
79	5.72	3.56
80	6.39	3.95
81	7.12	4.44
82	7.90	4.95
83	8.76	5.49
84	9.73	6.10
85	10.82	6.71
86	12.03	7.44
87	13.35	8.35
88	14.78	9.32
89	16.30	10.29
90	17.84	10.99
91	19.38	11.68
92	21.01	12.85
93	22.77	14.44
94	24.65	16.49
95	26.57	18.78
96	28.47	21.09
97	30.55	22.62
98	32.82	23.45
99	35.30	25.22
100+	0.00	0.00

SCHEDULE OF POLICY BENEFITS (CONTINUED)

ADDITIONAL BENEFITS PROVIDED BY ENDORSEMENT OR RIDER

DESCRIPTION OF ADDITIONAL POLICY BENEFITS	YEARS PAYABLE/ EXPIRY DATE	BENEFIT UNITS OR AMOUNT	ANNUAL PREMIUM
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[NONE]

INQUIRIES REGARDING YOUR POLICY SHOULD BE DIRECTED TO YOUR AGENT, OR, IF HE OR SHE IS NOT AVAILABLE TO OUR EXECUTIVE OFFICE AT THE FOLLOWING ADDRESS:

MIDLAND NATIONAL LIFE INSURANCE COMPANY
ATTN: POLICYOWNER SERVICE
ONE SAMMONS PLAZA
SIOUX FALLS, SD 57193
TOLLFREE 1-800-272-1642

SCHEDULE OF POLICY BENEFITS

OWNER:	[Mary Doe]	POLICY NUMBER:	[12345678910]
INSURED:	[John Doe]	POLICY DATE:	[3/1/2008]
SEX:	[Male]	ISSUE AGE:	[35]
MATURITY DATE:	[3/1/2094]*	SPECIFIED AMOUNT:	[\$100,000]
PLANNED PERIODIC PREMIUM:	[\$803.00 annually]	PREMIUM CLASS:	[Non-Tobacco]
NO LAPSE GUARANTEE PREMIUM:	[\$ 41.50 monthly]	NO LAPSE GUARANTEE PERIOD:	Ends [3/1/2023]

BENEFICIARY: As specified in the Application unless changed as provided in this Policy

DEATH BENEFIT OPTION: [1]

MINIMUM GUARANTEED INTEREST RATE ON THE GENERAL ACCOUNT: 3.0 % PER YEAR

MAXIMUM POLICY LOAN INTEREST RATE: 8.00% PER YEAR PAYABLE IN ARREARS

INITIAL POLICY YEAR FOR ZERO COST LOANS: [6th]

MINIMUM TRANSFER AMOUNT: [\$200]

MAXIMUM TRANSFER CHARGE: [\$25.00]

MAXIMUM FREE TRANSFERS: [12] PER YEAR

MINIMUM SPECIFIED AMOUNT: [\$50,000]

MAXIMUM WITHDRAWAL CHARGE: [\$25.00]

MINIMUM INCREASE AMOUNT: [\$25,000]

MINIMUM WITHDRAWAL AMOUNT: [\$500.00]

BASIS OF VALUES: 2001 CSO, SEX DISTINCT, COMPOSITE, AGE LAST BIRTHDAY MORTALITY TABLE.

LIFE INSURANCE QUALIFICATION TEST: [GUIDELINE PREMIUM TEST]

PREMIUM LOAD: [5%] OF PREMIUMS RECEIVED IN ALL POLICY YEARS

POLICY EXPENSE CHARGE: [\$10] PER MONTH FOR [65] POLICY YEARS

UNIT EXPENSE CHARGE: [\$0.085] PER MONTH FOR [20] POLICY YEARS**

PERCENT OF FUND CHARGE: [0.0667%] PER MONTH IN POLICY YEARS [1 THROUGH 10];
[0.0000%] PER MONTH IN POLICY YEARS [11 AND AFTER]

* It is possible that coverage will lapse prior to the Maturity Date shown, if premiums paid are insufficient to continue coverage to such date.

** The Unit Expense Charge may change based upon increases in the Specified Amount.

SCHEDULE OF POLICY BENEFITS (CONTINUED)**TABLE OF SURRENDER CHARGES PER \$1,000**

Policy Year	Surrender Charge Factor	Policy Year	Surrender Charge Factor
1	[\$19.50	7	\$15.60
2	\$19.50	8	\$11.70
3	\$19.50	9	\$7.80
4	\$19.50	10	\$3.90
5	\$19.50	11+	\$0.00
6	\$19.50		

CORRIDOR PERCENTAGE TABLE

Policy Age	Percentage	Policy Age	Percentage
[0-40	250%	60	130%
41	243%	61	128%
42	236%	62	126%
43	229%	63	124%
44	222%	64	122%
45	215%	65	120%
46	209%	66	119%
47	203%	67	118%
48	197%	68	117%
49	191%	69	116%
50	185%	70	115%
51	178%	71	113%
52	171%	72	111%
53	164%	73	109%
54	157%	74	107%
55	150%	75 – 90	105%
56	146%	91	104%
57	142%	92	103%
58	138%	93	102%
59	134%	94	101%
		95+	100%]

SCHEDULE OF POLICY BENEFITS (CONTINUED)

TABLE OF GUARANTEED COST OF INSURANCE RATES MAXIMUM MONTHLY COST OF INSURANCE PER \$1,000

	MALE	FEMALE
Policy		
Age	All Classes	All Classes
0	0.06	0.04
1	0.04	0.03
2	0.03	0.02
3	0.02	0.02
4	0.02	0.02
5	0.02	0.02
6	0.02	0.02
7	0.02	0.02
8	0.02	0.02
9	0.02	0.02
10	0.02	0.02
11	0.02	0.02
12	0.03	0.02
13	0.03	0.03
14	0.04	0.03
15	0.06	0.03
16	0.07	0.03
17	0.07	0.03
18	0.08	0.04
19	0.08	0.04
20	0.08	0.04
21	0.08	0.04
22	0.09	0.04
23	0.09	0.04
24	0.09	0.04
25	0.09	0.05
26	0.10	0.05
27	0.10	0.05
28	0.10	0.05
29	0.10	0.06
30	0.10	0.06
31	0.09	0.06
32	0.10	0.07
33	0.10	0.07
34	0.10	0.08
35	0.10	0.08
36	0.11	0.09
37	0.12	0.10
38	0.12	0.10
39	0.13	0.11
40	0.14	0.11
41	0.16	0.12
42	0.17	0.13
43	0.19	0.14
44	0.21	0.15
45	0.23	0.16
46	0.25	0.18
47	0.27	0.20
48	0.29	0.22
49	0.30	0.24
50	0.33	0.27

SCHEDULE OF POLICY BENEFITS (CONTINUED)**TABLE OF GUARANTEED COST OF INSURANCE RATES (continued)
MAXIMUM MONTHLY COST OF INSURANCE PER \$1,000**

	MALE	FEMALE
Policy		
Age	All Classes	All Classes
51	0.36	0.30
52	0.39	0.33
53	0.44	0.37
54	0.49	0.41
55	0.54	0.45
56	0.61	0.49
57	0.66	0.54
58	0.72	0.59
59	0.79	0.64
60	0.87	0.70
61	0.97	0.76
62	1.09	0.82
63	1.21	0.88
64	1.35	0.96
65	1.48	1.03
66	1.62	1.12
67	1.76	1.21
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71	2.51	1.71
72	2.79	1.88
73	3.08	2.06
74	3.39	2.25
75	3.74	2.47
76	4.13	2.70
77	4.59	2.96
78	5.12	3.25
79	5.72	3.56
80	6.39	3.95
81	7.12	4.44
82	7.90	4.95
83	8.76	5.49
84	9.73	6.10
85	10.82	6.71
86	12.03	7.44
87	13.35	8.35
88	14.78	9.32
89	16.30	10.29
90	17.84	10.99
91	19.38	11.68
92	21.01	12.85
93	22.77	14.44
94	24.65	16.49
95	26.57	18.78
96	28.47	21.09
97	30.55	22.62
98	32.82	23.45
99	35.30	25.22
100+	0.00	0.00

SCHEDULE OF POLICY BENEFITS (CONTINUED)
ADDITIONAL BENEFITS PROVIDED BY ENDORSEMENT OR RIDER

DESCRIPTION OF ADDITIONAL POLICY BENEFITS	YEARS PAYABLE/ EXPIRY DATE	BENEFIT UNITS OR AMOUNT	ANNUAL PREMIUM
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[NONE]

INQUIRIES REGARDING YOUR POLICY SHOULD BE DIRECTED TO YOUR AGENT, OR, IF HE OR SHE IS NOT AVAILABLE TO OUR EXECUTIVE OFFICE AT THE FOLLOWING ADDRESS:

MIDLAND NATIONAL LIFE INSURANCE COMPANY
ATTN: POLICYOWNER SERVICE
ONE SAMMONS PLAZA
SIOUX FALLS, SD 57193
TOLLFREE 1-800-272-1642

<i>SERFF Tracking Number:</i>	<i>NALH-126009454</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Midland National Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41408</i>
<i>Company Tracking Number:</i>	<i>LS135ACV & LS135PV</i>		
<i>TOI:</i>	<i>L06I Individual Life - Variable</i>	<i>Sub-TOI:</i>	<i>L06I.002 Single Life - Flexible Premium</i>
<i>Product Name:</i>	<i>LS135ACV & LS135PV</i>		
<i>Project Name/Number:</i>	<i>LS135ACV & LS135PV/LS135ACV & LS135PV</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number:	NALH-126009454	State:	Arkansas
Filing Company:	Midland National Life Insurance Company	State Tracking Number:	41408
Company Tracking Number:	LS135ACV & LS135PV		
TOI:	L06I Individual Life - Variable	Sub-TOI:	L06I.002 Single Life - Flexible Premium
Product Name:	LS135ACV & LS135PV		
Project Name/Number:	LS135ACV & LS135PV/LS135ACV & LS135PV		

Supporting Document Schedules

	Review Status:	
Satisfied -Name:	LS135PV Statement of Variability	01/27/2009
Comments:		
Attachment:		
Stmnt of Variability LS135PV.pdf		

With the exception of the variables specific to the individual policyholder, the following is a list of bracketed items and the corresponding range of text and/or values. Some of the items are bracketed for future flexibility.

Statement of Variability - Policy Form L135 with LS135PV Schedule Page

Bracketed Item	Variable Text/Range
Premium Class	Preferred Plus, Preferred Non-Tobacco, Non-Tobacco, Preferred Tobacco, and Tobacco
Death Benefit Option	1 (Level), 2 (Increasing)
Policy Expense Charge	\$0 - \$10 per month for 0-100 policy years (length varies by issue age)
Unit Expense Charge	\$0 - \$2.00 per month for 0-100 policy years (varies by issue age, band and Premium Class)
Premium Load	0% - 5% of premiums received for All policy years
Percent of Fund Charge	0.0% to 0.067% Per Month in all policy years
Initial Policy Year for Zero Cost Loans	0-10
Minimum Specified Amount	\$50,000
Minimum Increase Amount	\$10,000 - \$25,000
Maximum Withdrawal Charge	\$0 - \$25
Minimum Withdrawal Amount	\$100 - \$1000
Life Insurance Qualification Test	Guideline Premium Test or Cash Value Accumulation Test
Maximum Free Transfers	12 to unlimited
Minimum Transfer Amount	\$200 to \$500
Maximum Transfer Charge:	\$25 to \$50
Surrender Charges	Varies by Sex, Issue Age, Policy Year